

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLANDat GreenbeltFILED
2016 JUN 17 PM 12:32IN RE: Karen Sutherland

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Case No. 16-17622
Chapter 13

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Debtor

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U.S. BANKRUPTCY COURT
DISTRICT OF MARYLAND
GREENBELT**CHAPTER 13 PLAN** **Original Plan** **Amended Plan** **Modified Plan**

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and Debtor will pay as follows (select only one):
 - a. \$ _____ per month for a term of _____ months. OR
 - b. \$ 0 per month for 18st month(s),
\$ 75.00 per month for 11 month(s),
\$ 930.00 per month for 48 month(s), for a total term of 60 months. OR
 - c. \$ _____ per month prior to confirmation of this plan, and \$ _____ per month after confirmation of this plan, for a total term of _____ months (if this option is selected, complete 2.e.i.).
2. From the payments received, the Trustee will make the disbursements in the order described below:
 - a. Allowed unsecured claims for domestic support obligations and trustee commissions.
 - b. Administrative claims under 11 U.S.C. § 507(a)(2), including attorney's fee balance of \$ _____ (unless allowed for a different amount by an order of the Court).
 - c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment: \$ _____.
 - d. Other priority claims defined by 11 U.S.C. § 507(a)(3)-(10). The Debtor anticipates the following priority claims:
 - e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows:

- i. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as specified in 2.e.ii and 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor prior to confirmation, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

| <u>Claimant</u> | <u>Redacted Acct. No.</u> | <u>Monthly Payment</u> |
|-----------------|---------------------------|------------------------|
|-----------------|---------------------------|------------------------|

- ii. Pre-petition arrears on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrears, and the amount of the monthly payment for arrears to be made under the plan):

| <u>Claimant</u> | <u>Anticipated Arrears</u> | <u>Monthly Payment</u> | <u>No. of Mos.</u> |
|-----------------|----------------------------|------------------------|--------------------|
| M/T Bank | \$51,984.09 | 825.52 | 46 |

- iii. The following secured claims will be paid in full, as allowed, at the designated interest rates through equal monthly amounts under the plan:

| <u>Claimant</u> | <u>Amount</u> | <u>% Rate</u> | <u>Monthly Payment</u> | <u>No. of Mos.:</u> |
|-----------------|---------------|---------------|------------------------|---------------------|
| | \$51,984.09 | 8 | | |

- iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors:

- v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor:

- vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside the plan directly by the Debtor, and it will not be discharged upon completion of the plan.

- vii. In the event that the trustee is holding funds in excess of those needed to make the payments specified in the Plan for any month, the trustee may pay secured

claims listed in paragraphs 2.e.ii and 2.e.iii in amounts larger than those specified in such paragraphs.

f. After payment of priority and secured claims, the balance of funds will be paid pro rata on allowed general, unsecured claims. (If there is more than one class of unsecured claims, describe each class.)

3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.):

*I Will be Working Ryan Wood Assoc.
and Southern Maryland Pulmonary; and other creditors
in order to Satisfy MY Debts.*

4. Payments made by the Chapter 13 trustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that upon completion of all payments due under the Plan, the loan will be deemed current through the date of the filing of this case. For the purposes of the imposition of default interest and post-petition charges, the loan shall be deemed current as of the filing of this case.

5. Secured Creditors holding claims subject to cramdown will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.

6. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated:

7. Title to the Debtor's property shall vest in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. §1328, or upon dismissal of the case, or upon closing of the case.

8. Non-standard Provisions:

6/15/16
Date

Karen Sutherland
Debtor

Attorney for Debtor

Joint Debtor

✓/x

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In Re: Karen Sutherland | Case Number: 16-17622-WIL
Debtor(s) | Chapter: 13

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 17 day of June 2016, a copy of
Chapter 13 Plan by US Mail

was mailed via _____
to the following parties of interest:



Signature

Label Matrix for local noticing

0416-0

Case 16-17622

District of Maryland

Greenbelt

Fri Jun 17 13:12:27 EDT 2016

Department of Treasury

PO Box 830794

Birmingham, AL 35283-0794

Comcast

1245 No Street

waldorf, MD 20602

Comptroller of the Treasury

Compliance Division, Room 409

301 W. Preston Street

Baltimore, MD 21201-2305

Geico

1234 No Street

Fredricksburg, VA 22412-0001

M&T Bank

PO Box 619063

Dallas, TX 75261-9063

Radiology Imaging Associates

7801 old Bracnh Ave

Clinton, MD 20735-1608

Ryon woods Townhouse Association

9639 Doctor Perry Rd

Ijamsville, MD 21754-8758

Smecco

PO B0x 1937

Hughesville, MD 20637-1937

State of Maryland DLLR

Division of Unemployment Insurance

1100 N. Eutaw Street, Room 401

Baltimore, MD 21201-2225

Taxing Authority of

Charles County-Treasurer

PO Box 2150

La Plata, MD 20646-2150

charles County Government

PO Box 1630

LaPlata, MD 20646-1630

Karene Almena Sutherland

3313 Ryon Ct

Waldorf, MD 20601-3650

Nancy Spencer Grigsby

4201 Mitchellville Road

Suite 401

Bowie, MD 20716-3164

End of Label Matrix

Mailable recipients 13

Bypassed recipients 0

Total 13